

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claims 1-18 (Canceled).

19. (Original) A method for managing newly opened credit accounts, comprising:

approving and opening a new credit account in real-time; and

upon opening the new credit account, applying a set of restrictions to the new credit account in real-time, the set of restrictions being designed to focus on a transaction incurred with the new credit account and minimize fraudulent activities until the new credit account is fully established.

20. (Original) The method of claim further comprising:
executing a batch process at a designated time in a processing cycle to fully establish the new credit account.

21. (Original) The method of claim further comprising:
upon fully establishing the new credit account, enabling a fraud monitoring and prevention system to take over detecting the fraudulent activities in connection with the new credit account.

22. (Original) The method of claim further comprising:
if a restriction within the set of restrictions is violated, denying an authorization to use the new credit account.

23. (Original) The method of claim wherein the set of restrictions is provided by an issuer of the new credit account.

24. (Original) The method of claim wherein the set of restrictions includes a limit on allowable transaction amount for each individual transaction incurred in connection with the new credit account.

25. (Original) The method of claim wherein the allowable transaction amount is limited to a percentage of available credit assigned for the new credit account.

26. (Original) The method of claim wherein the set of restrictions includes a limit on type of transaction that is allowable under the new credit account.

27. (Original) A method for managing newly opened credit accounts, comprising:

approving and opening a new credit account in real-time;

applying a set of restrictions to the new credit account in real-time upon opening of the new credit account; and

executing a process at a designated time in a processing cycle to fully establish the new credit account;

wherein the set of restrictions is designed to focus on a transaction incurred with the new credit account and used to minimize fraudulent activities until the new credit account is fully established.

28. (Original) The method of claim further comprising:

selecting the set of restrictions to be applied to the new credit account from a plurality of sets of restrictions.

29. (Original) The method of claim wherein the plurality of sets of restrictions includes a set of restrictions provided by an issuer of the new credit account and a set of default restrictions.

30. (Original) The method of claim wherein the process to be executed to fully establish the new credit account is a batch process.

31. (Original) The method of claim further comprising:

upon fully establishing the new credit account, enabling a fraud monitoring and prevention system to take over detecting the fraudulent activities in connection with the new credit account.

32. (Original) The method of claim further comprising:

if any of the set of restrictions is violated, denying an authorization to use the new credit account.

33. (Original) The method of claim wherein the set of restrictions includes a limit on allowable transaction amount for each individual transaction incurred in connection with the new credit account.

34. (Original) The method of claim wherein the allowable transaction amount is limited to a percentage of available credit assigned for the new credit account.

35. (Original) The method of claim wherein the set of restrictions includes a limit on type of transaction that is allowable under the new credit account.